

Certificate Number: 15317-PAE-DE-033479129

Bankruptcy Case Number: 16-17060



15317-PAE-DE-033479129

## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 29, 2019, at 10:37 o'clock AM PDT, Nicole Koutsouros completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

FILED  
2019 OCT - 1 AM 10:36  
U.S. BANKRUPTCY COURT

Date: September 29, 2019 By: /s/Jerico Dable

Name: Jerico Dable

Title: Counselor

Fill in this information to identify the case:

Debtor 1	<u>Nicole M. Koutsouros</u>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Eastern District of Pennsylvania</u>		
Case number (If known)	<u>16-17060-AMC</u>		

FILED  
 2019 OCT -1 AM 10:36  
 U.S. BANKRUPTCY COURT

12/15

## Official Form 423

## Certification About a Financial Management Course

If you are an individual, you must take an approved course about personal financial management if:

- ☐ you filed for bankruptcy under chapter 7 or 13, or
- ☐ you filed for bankruptcy under chapter 11 and § 1141 (d)(3) applies.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- ☐ If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- ☐ If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

## Part 1: Tell the Court About the Required Course

You must check one:

- ☒ I completed an approved course in personal financial management:

Date I took the course

09/29/2019  
 MM / DD / YYYY

Name of approved provider

Access Counseling, Inc.

Certificate number

15317-PAE-DE-033479129

- ☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):
- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
  - ☐ **Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
  - ☐ **Active duty.** I am currently on active military duty in a military combat zone.
  - ☐ **Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

## Part 2: Sign Here

I certify that the information I have provided is true and correct.

Nicole Koutsouros  
 Signature of debtor named on certificate

Nicole Koutsouros Date 09/29/2019  
 Printed name of debtor MM / DD / YYYY

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U.S. BANKRUPTCY COURT

B 23 (Official Form 23) (12/13)

## UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania

In re Nicole M. Koutsouros,  
Debtor

Case No. 16-17060=AMC

Chapter 13

### DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT

*This form should not be filed if an approved provider of a postpetition instructional course concerning personal financial management has already notified the court of the debtor's completion of the course. Otherwise, every individual debtor in a chapter 7 or a chapter 13 case or in a chapter 11 case in which § 1141(d)(3) applies must file this certification. If a joint petition is filed and this certification is required, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

☒ I, Nicole M. Koutsouros, the debtor in the above-styled case, hereby  
(Printed Name of Debtor)

certify that on 09/29/2019 (Date), I completed an instructional course in personal financial management provided by Access Counseling, Inc., an approved personal financial management provider.  
(Name of Provider)

Certificate No. (if any): 15317-PAE-DE-033479129

☐ I, \_\_\_\_\_, the debtor in the above-styled case, hereby  
(Printed Name of Debtor)

certify that no personal financial management course is required because of [Check the appropriate box.]:

- ☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- ☐ Active military duty in a military combat zone; or

☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: Nicole M. Koutsouros

Date: 09/29/2019

**Instructions:** Use this form only to certify whether you completed a course in personal financial management and only if your course provider has not already notified the court of your completion of the course. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

**Filing Deadlines:** In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)